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ABSTRACT

Although family management scholars have identified family life cycle stages and educational and occupational status as factors that may influence planning in families, the influence of the family's life cycle stage and socioeconomic status on the planning process has not been empirically tested. Planning styles, family characteristics, and sociodemographic factors were examined in a purposive sample of 203 single-parent families (159 mothers, 44 fathers). Factor analysis of responses to a 57-item instrument measuring planning behaviors revealed three factors or planning styles: (1) the resource-centered style, characterized by changing resources while maintaining goals; (2) the goal-centered style, characterized by modifying demands while accepting resources; and (3) the constrained style, characterized by few efforts to change either demands or resources. The results showed that both mothers and fathers most frequently used the goal-centered style; mothers with higher levels of education or who owned homes and fathers with smaller households or higher occupational status most frequently use the resource centered style; younger mothers or mothers who had a lower occupational status used the constrained style. (NRB)

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Planning Styles In Single-Parent Families

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Abstract

Planning styles, family characteristics, and sociodemographic factors were examined in a purposive sample of 203 single parents. Three planning styles emerged: goal-centered, resource-centered, and constrained. Both single-parent mothers and fathers most requently used a goal-centered planning style. The resource-centered style was used most by mothers with higher levels of education or who owned homes and by fathers with smaller households or a higher occupational status. Mothers who used a constrained style were younger or had a lower occupational status.

Planning Styles in Single-Parent Families

Planning is the process of reconciling family demands such as goals, wants, and events with available resources (Deacon & Firebaugh, 1981). Families have a set of demands that consist of needs, wants, goals, and events.[1] We labeled this their demand structure. At the same time, families also have a set of resources that are available to meet these demands. This is their resource structure. Although the planning process is embedded in the family's day-to-day activities and is inextricably connected to other family processes such as communication and decision making, the study of this process has received minimal attention and has been pursued primarily by scholars in the area of family resource management.

Planning is one of the major managerial processes in the models of family resource management developed by Deacon and Firebaugh (1981), Gross, Crandall, and Knoll (1980), and Paolucci, Hall, and Axinn (1977). Berger (1984), in a recent review, reported that the field currently has adopted a holistic approach to theory development and that research is dominated by the use of a family systems perspective of resource management. However, as Heck and Douthitt (1982) substantiated, these management models have been exposed to little empirical scrutiny. These scholars highlight the importance of testing the theoretical models before applying them to substantive problems.

The purpose of this study was to test a basic systems proposition that contextual factors such as gender, age of oldest child, household size, income, education, occupation, employment status, and home ownership influence managerial planning processes. Because there are no standardized measures of either the planning process as a whole or of subprocess, such as standard setting, developing and refining the measurement of basic managerial concepts accompanies empirical testing.

Beard and Firebaugh (1978) developed a measure of planning that differentiated between morphostatic planners (i.e., maintaining goals and standards using resource availability as limitors), morphogenic planners (i.e., generating new resources based on new demands), and random planners (i.e., reacting to demands when there was insufficient resources). Their research provided a base for developing a standardized measure of the planning concept. However, the measurement of the planning process is still in its infancy stage.

Factors Influencing Planning

Brown, Heltsley, and Warren (1982) examined planning in 120 low-income families. More specifically, they assessed predictors to the realistic standard setting stage of the planning process. Realistic standard setting was related positively to agreement on family matters for both husbands and wives and to the husband's educational level. However, there were no significant relationships between age, income, and locus of control of husbands and wives or wife's education and realistic standard setting.

The Brown et al. study provided data from both husbands and wives, which has been a sampling limitation in much of the previous research on family resource management, but, the planning process was not measured. The focus was on an outcome of planning--realistic standards.

Heck (1983) comprehensively tested Deacon and Firebaugh's management model using secondary data. Two binary planning variables were created: whether or not the person perceived themself as a planner, and whether or not the respondent's family planned in any one of five areas of household work. When adjusting for the variance explained by various inputs, these planning variables explained little about satisfaction with managerial outputs. The results could be due to the use of planning measures that were too general and that did not

reflect the actual planning process. The relationship between contextual factors and planning variables was not examined.

Family management scholars have identified factors that may influence planning in families. Deacon and Firebaugh (1980) and Swanson (1981), state that planning varies with stages of the family life cycle due to changes in family demands and available resources. Educational and occupational status also may affect the planning process by altering the family's goals and resources (Deacon & Firebaugh, 1980; Swanson, 1981). However, the influence of the family's life cycle stage and socioeconomic status on the planning process has not been empirically tested.

This paucity of previous research on planning necessitates an exploratory approach to the present study. The purpose of this study was to examine planning styles in single-parent families. Managerial behavior of single-parent families recently has received scholarly attention (Buehler & Hogan 1980; Deacon & Firebaugh, 1981; Rowland, 1983). However, their process of planning has not been researched.

Methodology

Hypotheses

This study assumed that planning styles could be identified and that families adopt a pattern of matching competing demands with their available resources. Based on this assumption, the following research questions were addressed:

1. Do single-parent mothers and fathers differ in their planning styles? Do they tend to adopt a particular style?
2. Does the age of the oldest child influence the use of planning styles?
3. Can the use of a particular planning style be distinguished by differences in family characteristics and sociodemographic factors?

In addition to exploring these questions, the qualitative characteristics of the planning styles were examined.

Sample and Data Collection

A purposive sample of 203 single parents from the Minneapolis-St. Paul area were surveyed using a self-administered questionnaire in 1981. All had children living in the household, although they were not necessarily the legal custodians. Respondents were members of groups for single parents such as Parents without Partners and local church groups. Each group was visited by one of the project investigators, who explained the study and asked for participation. Respondents in some groups completed the hour long questionnaire during the meeting time, whereas in other groups respondents returned the completed questionnaire in a self-addressed, stamped envelope. The participation rate was 38%.

This sample of single parents included 159 (78%) mothers and 44 (22%) fathers. The mean number of children in the family was 2.7 (range 1-12), and the mean number of children living in the household was 2 (range 1-5). The average length of marriage was 14 years (S.D. 7.45). 3.63). Sixty-six percent were divorced, eight percent were separated, nine percent were widowed, and seventeen percent did not answer the question.

Educational completion status ranged from grade school to graduate school, averaging some college (38%). Most of these parents were employed (89%); of these, 77% were employed full-time. Gross incomes ranged from less than $4,000 to greater than $40,000, averaging between $10,000 and $14,999 (28%).

Fathers were slightly more educated, were more likely employed full-time, and had greater incomes than mothers. Their average scores on the occupational scale were similar; however, the modal response for mothers was clerical/sales (3) whereas the bimodal responses for fathers were skilled laborer (2) and

owner/managerial (4). The mean age for fathers was 42 and for mothers 38. The mean number of months as a single parent was 24 months for fathers and 39 months for mothers.

Measures

Contextual variables. Education, occupation, household income, employment, home ownership, age, and household size were included in the model as independent variables. Education was measured by a 7-point ordinal scale ranging from grade school to graduate school. Occupational status was measured by a 5-point ordinal scale ranging from unskilled laborer to professional. Gross household income in 1981 was measured by a 9-point ordinal scale ranging from less than $4,000 to greater than $40,000. Employment status was measured by two dummy variables, one for full-time employment and one for part-time employment (less than 30 hours/week). Home ownership also was measured by a dummy variable, with a 1 representing owning and a 0 representing renting. Parent's age was measured in number of years and household size by the number of people living in the household.

Planning Styles. Beard and Firebaugh (1978) developed an 86 item instrument to measure morphostatic and morphogenic planning behaviors and used it to investigate planning behaviors by women who attended homemakers clubs in Ohio. The 5-point scale ranged from "not like what my family does" to "exactly like what my family does." Based on Beard and Firebaugh's factor analysis, we eliminated 29 items with factor loadings lower than .40 or with moderate loadings on two factors, resulting in a revised instrument with 57 items.

The responses to the 57 items from the 203 single parents in this study were factor analyzed. Three factors (22 items) emerged from a principal components factor analysis with varimax rotation. They were labeled resource-centered, goal-centered, and constrained planning styles (Table 1).

The resource-centered style was characterized by increasing, creating or substituting resources while maintaining the family's set of goals, wants, and needs. There were 10 items in this factor and Cronbach's alpha coefficient of internal consistency was .75.

The goal-centered style was characterized by modifying, deleting, or reprioritizing family demands while accepting the family's current set of resources. There were 6 items in this factor and Cronbach's alpha coefficient was .64.

The constrained style was characterized by few efforts to change either demands or resources. Rather, planning behavior centered around "getting by" day-to-day. There were 6 items in this factor and Cronbach's alpha coefficient was .65.

The factor structure found in this study for the planning items was similar, though not identical, to the structure found by Beard and Firebaugh (1978). The resource-centered style of single parents is similar to their morphogenic factor (factor analysis: 8 items the same, 5 items were eliminated, and 2 items added). The goal-centered style corresponded with their morphostatic factor (factor analysis: 6 items the same, 9 items eliminated). The constrained style corresponded with their random behavior factor (factor analysis: 4 items the same, 4 items eliminated, and 2 items added). Because the Beard and Firebaugh instrument was in the first stages of development, some of their original items were eliminated in this analysis. A second-time use of the instrument helped identify the vague items. Also, the two studies sampled different types of families.

Responses to the items in each factor were averaged to create mean scale scores. Averaged rather than summed scores were used because the factors had different numbers of items. Some statistical analyses, such as

profile analysis, require that the variables have the same scales. Although the variance on averaged scale scores is restricted, dividing the summed scores by the number of items in the factor is a linear transformation and, therefore, does not effect parameter estimates.

Results

Mothers' and Fathers' Planning Styles

Do single-parent mothers and fathers adopt one planning style more than another? Statistically, this question involves comparing the means on the three planning scores. Therefore, profile analysis designed to compare nonrepeated dependent variables was used to explore this question.[2]

The significant multivariate test ($p < .05$ criterion) indicates that there was a difference among the three planning scores for mothers (see Table 2). The univariate tests revealed that these single-parent mothers adopted the goal-centered planning style more than either the constrained or resource-centered styles. The profile analysis for fathers also revealed that they used a goal-centered style more than the other styles. However, this may have been a chance finding because the overall test was significant only at the .06 probability level.

Mothers' and fathers' scores were compared using *t*-tests for independent groups. Mothers' goal-centered scores were higher than fathers (Table 3). However, there were no differences between the resource-centered or constrained scores of single-parent mothers and fathers. These findings indicate support for the proposition that single-parent mothers and fathers have similar planning styles.

Family Life Cycle and Planning Styles

The families in this sample were divided into two groups based on the age of the oldest child living in the household. Families with older children

were those where the oldest child was at least 12 years old, the marker for early adolescence. Families with younger children were those where the oldest child was less than 12 years old.

Do families with older children tend to adopt one planning style more than another? The univariate tests in Table 4 and the group means in Table 5 show that families with older children adopted a goal-centered planning style to a greater extent than either the resource-centered or the constrained style. The resource-centered style was used second most frequently.

The profile analysis for families with younger children also showed a preference for the goal-centered style. However, the scale means show that for these families the constrained style was the second most frequently used style. This pattern differed from families with older children.

The planning scores were statistically compared for the two stages of the family life cycle using t-tests (Table 5). For this sample of single-parents, planning styles did not differ between families with older and those with younger children.

Influence of Contextual Variables on Planning Styles

The influence of family characteristics and sociodemographic variables on the use of a particular planning style was examined using multivariate regression. This statistical procedure was used because the model included several dependent variables. The three planning styles were the dependent variables and the independent variables were parent's age, household size, home ownership, educational level, employment status, household income, and occupational status.[3] Single-parent mothers and fathers were analyzed separately.

For mothers, there was some support for the hypothesis that contextual variables correlate with planning styles. The multivariate test showed that the

set of independent variables were related to the resource-centered and constrained planning scores (Table 6). The resource-centered style was positively related to educational level ($p<.05$) and home ownership ($p<.10$). Mothers with higher levels of education or who were home owners used a resource-centered style more than mothers with lower levels of education or who were renters. The constrained style was negatively related to age and occupational status ($p<.10$). Younger mother's or those in a lower occupational status used a constrained planning style more than older mothers and those with a higher occupational status (e.g. managerial or professional). Although the F statistic for the goal-centered variable was not significant, the relationship with the age variable was positive. Older mothers tended to use a goal-centered planning style.

For fathers, the multivariate test was not significant. However, the F statistic for the resource-centered dependent variable was significant and was negatively related to household size ($p<.05$) and occupational status ($p<.05$). Fathers with fewer people living in their home or with a lower occupational status used a resource-centered planning style more than fathers with a larger household size or those with a higher occupational status. These two variables were strong predictors, explaining 45% of the variance in the resource-centered style. The small sample size of fathers may have contributed to the nonsignificant F for the constrained planning variable. Although they possibly were chance occurrences, age and educational level were significant contextual variables. Younger fathers or those with higher educational levels tended to use a constrained style. The positive relationship between education and the constrained style was an unexpected finding and requires further study with a larger sample size. It may be that these fathers are busy professionals who find little time to plan beyond day-to-day.

Discussion

Nature of Planning Styles

Family resource management scholars usually define planning as a process of reconciling demands with resources. The results of our study help clarify the nature of the planning process.

The factor analysis in this study revealed two distinctive patterns that these families used to reconcile their demand structure with their resource structure: resource-centered and goal-centered. Those who used a resource-centered style changed their resource structure to accomodate their demand structure. The strategies they used involved creating new resources or substituting one resource for another, e.g., time for money. A new goal or want was added to their demand structure with the understanding that the necessary resources would be found if they were not already available.

On the other hand, single parents who used primarily a goal-centered style changed their demand structure to comply with the limits of their current resource structure. The strategies they used included delaying new goals, deleting goals and wants from the demand structure, reprioritizing demands, and lowering the standards associated with the demands. These respondents viewed their set of available resources as a given that could not be modified. Rather, when it was necessary to juggle demands and resources, they chose to modify their set of demands.

One of the issues in the family resource management literature is whether or not people actually plan to meet their goals. An important finding in this study was that most of the single parents engaged in a planning process and that they adopted a goal-centered style more than the other two styles. Thus, single parents, especially mothers, responded to changes in their family situation by alterting their set of demands rather than their set of available resources.

The resource-centered and goal-centered planning styles add empirical support to the prevailing models of family resource management. Both styles reflect an active attempt to change either the demand structure or the resource structure in response to changes in values or the family's situation.

The constrained planning style, however, does not conform to the accepted definition of planning. The items in this factor convey a sense of reactivity, constraint, and a present-time orientation. Financial resources seem limited and inadequate. This lack of resources seemed to constrain respondents, such that the juggling of demands and resources was not done. However, to say at families who use a constrained style do not plan seems inaccurate. This behavioral pattern raises theoretical questions about the nature of planning which should be examined in light of these findings.

The idea that planning may require a minimal level of discretionary resources is exemplified by the constrained style. For the purpose of intervention, this style requires further attention. It illustrates the Catch-22 situation that resource adequacy may be a function, in part, of actively planning to attain goals and actualize values, and yet this active planning process may require a minimal level of resources. It represents a vicious cycle because goals may never be set, and therefore not attained.

Although the factor structures of this study and the one by Beard and Firebaugh (1978) were similar, our interpretation of the factors differs from Beard's and Firebaugh's. Morphogenic planning implies changing the system's structure to accomodate changes in the family's situation. Resource-centered and goal-centered styles both reflect changing the system structure--one changes the resource structure and the other changes the demand structure. Beard's and Firebaugh's interpretation of the random planning factor was that family members were "responding to goals or events when there seemed to be insufficient

resources, primarily money." We agree with this interpretation for the constrained style, although disagree that it characterizes random planners.

Factors Influencing Planning Styles

There was some support for the general hypothesis that family characteristics and sociodemographic variables are related to planning styles. This supports the family systems proposition about managerial functioning that contextual or situational factors influence managerial processes. Analyses revealed that specific planning styles were influenced by different contextual variables for single-parent mothers and fathers.

The positive relationship between mothers' educational level and their use of a resource centered style sheds new light on the nature of planning behavior. Explicitly or implicitly, education may teach people ways to create resources and to substitute resources. Also, those persons who adopt a resource-centered style may seek additional education. This behavior pattern reflects the self-perpetuating nature of resource creation through human capital development.

On the other hand, fathers' educational level was not a significant contextual variable for the resource-centered style. These results differ from those found by Brown et al. (1982) in which fathers' rather than mothers' educational level predicted realistic standard setting (the measure of planning). However, they measured one of the outcomes of planning, realistic standards, whereas we have measured the styles in which people juggle demands and resources during the planning process.

Both mothers and fathers had a negative relationship between age and the constrained planning score. One interpretation of this finding is that younger parents may have fewer available resources for planning. However, if scarce financial resources were the case we would expect significant beta coefficients

for household income and perhaps home ownership. Since this was not evident, a second interpretation is that younger parents may have fewer managerial skills and less experience than older parents, or are unable to plan ahead because of young children. This stage of human resource development may contribute to the use of a constrained planning style.

It is important to note that none of the planning styles were explained by differences in household income. Income also was not a significant variable in Brown et al.'s planning study. Before concluding that income and planning are not interdependent, alternative measures of economic well-being should be considered. Future research will need to include subjective and objective measures of financial adequacy and measures of discretionary rather than gross income.

Deacon and Firebaugh (1981) discuss the influence of occupational status, educational level, and stage of the family life cycle on planning. A few of the findings in this study provide empirical support for the influence of sociodemographic factors on planning. However, there was more support for parents' age than for the hypothesized relationship between stage of the family life cycle and the planning process. Heck (1983) also failed to find a correlation between younger children present in the household and satisfaction with managerial outcome. Future studies may need to incorporate a more precise measure of the family life cycle. Dividing the sample into families with older and with younger children may be too gross an indicator.

Although the goal-centered planning style was the one most commonly adopted by single parents, the set of contextual variables in this study did not help explain the nature of this style. Further research, using variables such as values and philosophy of management, will be needed to better understand this planning style.

Several implications can be drawn from these results. First, it is important to control for household composition. It seems probable that mothers' and fathers' managerial functioning may differ in two parent, single parent and other types of households. Second, the significance of specific contextual variables will partially depend on the operational definition of planning. To build a body of knowledge on planning, less diversity in operational definitions and more comprehensive measures are needed. Third, it is important to survey both mothers and fathers because different factors may influence their planning behaviors.

The results from this research provide support for Heck and Douthitt's (1982) argument for collecting data specifically to test family resource managment models. When managerial propositions are tested using national, secondary data sets, many compromises must be made to operationalize concepts. For example, sociodemographic variables, such as income and education, often are used as indicators of family resources. Family characteristics, such as household size and children's ages, often are used as indicators of family demands. The low regression coefficients in this study provide support for the idea that sociodemographics and family characteristics are too general to be used as indicators of family demands and resources. Specific managerial demands and available resources earmarked to meet these demands would be better input variables.

Another interpretation of the low regression coefficients could be that the factors influencing planning styles may depend on a specific area of planning. For example, influencing factors may differ for financial plans and plans about child care and household work.

This idea relates to the issue of whether families adopt a general planning style or if they change their style to fit the situation, or do both.

additional research is needed to address this issue. One approach would be to ask people for their managerial response to several different situations. The possible response choices could represent various goal-centered (GT) and resource-centered (RC) strategies. The following is an example:

If due to unexpected expenses, you find that money is in short supply for a family vacation, what would you do?

(a) borrow the necessary money or use a credit card (RC-expand or substitute resources)

(b) take a less expensive vacation close to home (GT-change standards)

(c) wait until more money is available (GT-delay goals)

(d) forget the vacation (GT-delete goals)

(e) earn more money or save more (RC-create resources)

Research that included the measures of the general planning styles and situation-specific questions like the one above also would help assess construct validity of the general planning measure.

Another area for future research is the influence of input variables (demand and resource variables) and managerial throughput (planning, implementing, and decision-making process variables) on managerial output. Although the input factors in this study explained only a small portion of the variance in the planning styles, input variables may have a direct effect (rather than indirect through process variables) on managerial outcomes. An empirical model that included managerial input, process indicators, and outcomes using a longitudinal research design would be ideal for assessing the direct and indirect effects of input and throughput on managerial outcomes. Although this is a difficult objective, it seems necessary to validly and reliably test the current models of family resource management.

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Footnotes

1 In most management models, goals are defined as value-based objectives or anticipated outcomes, whereas events are unanticipated occurrences.

2 In this profile analysis, the multivariate test is an overall test of equal response means of the three planning scores. The univariate tests involve contrasting two scale means at a time to identify where the differences between scores exist.

3 Little evidence of multicollinearity existed. Most of the zero-order correlations among the independent variables for mothers were below .40. Exceptions were full-time and part-time employment (-.66), occupational status and education level (.54), and occupation and household income (.41). For fathers, the only correlation above .40 was between full-time and part-time employment (-.42). The zero-order correlations among the dependent variables were below .30 for both mothers and fathers.

Table 1

Factor Coefficients and Cronbach's Alphas for Planning Style Items

Items	Coefficients
Resource-centered (alpha = .75)	
1. Wants beyond what we seem to be able to afford are often obtained through a special effort to think up new ways to get them.	.66
2. Most really important wants can be worked into plans.	.61
3. The children are learning to be creative in reaching goals that at first seem impossible.	.61
4. Plans for use of money are frequently changed to take care of new goals.	.58
5. With the increase in cost of living, we use means other than money to get some of the things we used to buy.	.53
6. If I were a mother/father of pre-schoolers, I would make time for working part-time and taking refresher courses in case I should return to work full-time in the future.	.53
7. If the refrigerator breaks and the vacation fund is the only readily available money, some way would be found to pay for both a vacation and refrigerator.	.52
8. We find time and money for guest meals as often as we want to entertain.	.49

Table 1-continued.

Item	Coefficient
9. Plans are often made to do or buy something for which the time and money are not yet available since a way to increase resources can usually be found.	.48
10. When wants cost more money than is available, attempts are made to increase income.	.43
Goal-Centered (alpha = .64)	
1. Once a good money plan (budget) is established, an effort is made to carry it out without being tempted by additional wants.	.65
2. "Borrowing" from a fund set aside for food, taxes, etc. to buy things not in the budget is avoided.	.59
3. Plans are made for buying something only after it is obvious that time and money are available.	.58
4. Wants beyond what we can afford are either changed to something that costs less or delayed until we can afford them.	.54
5. When wants cost more than money is available, wants are reduced to make things balance.	.53
6. If the children want something that the parents approve of but cannot afford, they are encouraged to choose other goals to teach them to live at a level they can afford.	.35

Table 1-continued.

Item		Coefficient
	Constrained (alpha = .65)	
1.	We often must settle for less than we expect because of emergencies or unexpected events.	.68
2.	Housing maintenance (repair) is delayed as long as possible because of time or money costs.	.65
3.	Money is the primary consideration in the selection of housing for the family.	.55
4.	We frequently "borrow" money from a fund set aside for food, taxes, etc., to buy things not in the budget.	.51
5.	The family wants things we cannot afford.	.49
6.	When money is scarce and time and skill are limited, it is difficult to think of ways to accomplish new goals.	.41

Table 2

Profile Analyses for Planning Styles by Parents' Gender

Parents' gender	Multivariate Test		Univariate Test					
	Approx.		RC and CON		CON and GC		GC and RC	
	F	df	F	df	F	df	F	df
Mothers (n = 152)	79.68*	2, 150	.37	1, 151	85.77**	1, 151	119.36**	1, 151
Fathers (n = 41)	2.99	2, 39	.75	1, 40	5.85*	1, 40	4.27*	1, 40

Note. For the multivariate test, two of the univariate contrasts were selected arbitrarily. RC is resource-centered, CON is constrained, and GC is goal-centered.

* $p < .05$. ** $p < .01$.

Table 3

Mothers' and Fathers' Planning Styles

Planning Style	Mothers		Fathers			
	X	S.D.	X	S.D.	t	df
Resource-centered	3.11	.67	3.23	.66	-1.10	196
Constrained	3.14	.78	3.10	.71	.36	199
Goal-centered	3.83	.63	3.54	.69	2.62*	198

Note: Planning scores ranged from 1 to 5; 5 indicates a high score.

* $p < .01$.

Table 4

Profile Analyses for Planning Styles by Age of Oldest Child

	Multivariate Test		Univariate Test					
Age of Children	Approx F	df	RC and CON F	df	CON and GC F	df	GC and RC F	df
Families with older child (n=96)	54.73*	2, 94	.01	1, 95	69.45*	1, 95	80.73*	1, 95
Families with younger child (n=57)	19.08*	2, 55	1.81	1, 56	12.43*	1, 56	36.25	1, 56

Note. For the multivariate test, two of the univariate contrasts were selected arbitrarily. RC is resource-centered, CON is constrained, and GC is goal-centered.

* $p < .01$.

Table 5

Planning Styles by Age of Oldest Child

	Families with older children		Families with younger children			
Planning Styles	X	S.D.	X	S.D.	t	df
Resource-centered	3.13	.67	3.06	.67	.55	156
Constrained	3.09	.75	3.25	.78	-1.35	158
Goal-centered	3.82	.70	3.72	.53	1.07	148

Note. Planning scores ranged from 1 to 5; 5 indicates a high score.

* $p < .01$.

Table 6

Mothers' Multivariate Regression of Planning Styles and Contextual Variables (n = 147)

Contextual variables	Resource-centered	Constrained	Goal-centered
Parent's age	.10	-.15*	.23**
Household size	-.07	-.01	.11
Home ownership	.17*	-.03	-.07
Educational level	.22**	-.07	.10
Part-time employment	.03	-.08	-.04
Full-time employment	.10	.07	-.01
Household income	.01	-.09	.02
Occupational status[a]	-.12	-.19*	-.11
F statistic (*df* = 8, 138)	1.89*	2.33**	1.33
R	.31	.34	.27
R^2	.10	.12	.07

Note. Numbers represent standardized beta coefficients. The multivariate test was $F = 1.78$, $df = 24, 414$, $p < .05$.

[a]Occupational status for non-employed respondents was calculated using the average occupational status for employed respondents with similar levels of education.

* $p < .10$. ** $p < .05$.

Table 7

Fathers' Multivariate Regression of Planning Styles and Contextual Variables (n = 39)

Contextual variables	Resource-centered	Constrained	Goal-centered
Parent's age	.01	-.34*	.14
Household size	-.60**	-.17	.05
Home ownership	.00	.17	-.06
Educational level	.12	.30*	-.20
Part-time employment	-.25	-.08	.09
Full-time employment	-.26	.09	-.04
Household income	-.11	-.26	.07
Occupational status[a]	-.42**	.16	-.23
F statistic (df = 8, 30)	3.01**	1.17	.40
R	.68	.49	.31
R^2	.45	.24	.10

Note. Numbers represent standardized beta coefficients. The multivariate test was $F = 1.17$, df = 24, 90.

[a]Occupational status for non-employed respondents was calculated using the average occupational status for employed respondents with similar levels of education.

* $p < .10$. ** $p < .05$.